

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: : Bankruptcy No. 23-10173-JCM

Karl W. Krouse and :
Betty C. Krouse, : Chapter 13

Debtors : Docket No.

Karl W. Krouse and :
Betty C. Krouse, : Related to Docket No. 37

Movants :
v. :
M&T Bank, : Respondent :
Ronda J. Winnecour, Esquire, :
Chapter 13 Trustee, : Additional Respondent :
Additional Respondent :

ORDER

A *Loss Mitigation Order* dated June 13, 2023, was entered in the above matter at Document No.

25. On December 20, 2023, a *Motion to Extend the Loss Mitigation Period* was filed by the Debtors, Karl W. Krouse and Betty C. Krouse at Document No.37.

AND NOW, this 3rd day of January , 2024 , it is hereby **ORDERED**,

ADJUDGED AND DECREED that the loss mitigation period is *extended up to and including* February 26, 2024.

SIGNED
1/3/24 3:56 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

 Jim
John C. Melaragno
United States Bankruptcy Judge

In re:
Karl W. Krouse
Betty C. Krouse
Debtors

Case No. 23-10173-JCM
Chapter 13

District/off: 0315-1
Date Rcvd: Jan 03, 2024

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2024:

Recip ID **Recipient Name and Address**
db/jdb + Karl W. Krouse, Betty C. Krouse, 4408 Wilcox Road, Wilcox, PA 15870-2216

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Betty C. Krouse thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Karl W. Krouse thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com

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User: auto

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Date Rcvd: Jan 03, 2024

Form ID: pdf900

Total Noticed: 1

TOTAL: 5